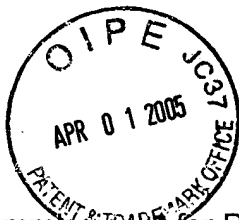


JENKINS
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patent attorneys

March 30, 2005



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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS
Our File No. 1483/3

Sir:

Please find enclosed in connection with the subject U.S. patent application the following documents:

1. Request for Republication of Patent Application (3 pages);
2. Copy of Preliminary Amendment filed June 15, 2004;
3. Copy of Published U.S. Patent Application No. 2005/0044038; and
4. A return-receipt postcard to be returned to us with the U.S. Patent and Trademark Office filing stamp thereon.

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

Gregory A. Hunt
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PATENT

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Date of Signature

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3629

Serial No.: 10/645,778

Examiner: Not Assigned

Filed: August 21, 2003

Docket No. 1483/3

Confirmation No.: 8784

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN
COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

REQUEST FOR REPUBLICATION OF PATENT APPLICATION DUE TO MATERIAL
MISTAKE UNDER 37 C.F.R. § 1.221(b)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants hereby request republication of the subject U.S. patent application under 37 C.F.R. § 1.221(b) due to a material mistake on the part of the Patent Office in improperly entering a preliminary amendment dated June 15, 2004. A copy of the preliminary amendment and a marked up copy of the published patent application indicating in red the amendments in the preliminary amendment that were not made in the published patent application are attached hereto.

The error in failing to properly enter the preliminary amendment is believed to be material because the amendment as entered by the Patent Office in the patent application publication deletes claim language not deleted by the Applicants and fails to delete claim

language deleted by Applicants in the preliminary amendment dated June 15, 2004. For example, in element (e) of claim 1, the term "master NOW" preceding the word "account" was deleted. However, in element (f) of claim 1 still refers to "the master NOW accounts". As indicated in the preliminary amendment, the term "master NOW" should have been deleted from element (f) of claim 1. Numerous additional Patent Office errors are indicated in red in the attached marked-up copy of the patent application publication.

In the U.S. Patent and Trademark Office Official Gazette Notice dated April 13, 2004, it is indicated that patent application publications will now include amendments submitted "in sufficient time to be entered into the application file wrapper before technical preparations for publication of the patent application have begun." The Notice further indicates that technical preparations for publication of an application begin between 14 and 9 weeks prior to the projected publication date. Since the preliminary amendment was submitted ten months after the filing date and was partially entered, Applicants respectfully submit that the preliminary amendment was submitted before technical preparations for publication had begun.

Based on the foregoing it is respectfully submitted that the application should now be republished with the claims as amended in the preliminary amendment dated June 15, 2004.

Serial No.: 10/645,778

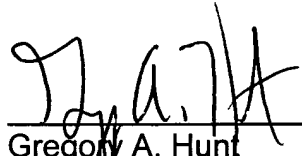
Although it is believed that no fee is due, the Commissioner is hereby authorized to charge any fees associated with the filing of this Information Disclosure Statement to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

Date: March 30, 2005

By:



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Enclosures